Deed - Page 1

Bk 19677 Ps61 \$8456 02-07-2013 a 03×15p

QUITCLAIM DEED

KNOW ALL MEN BY THESE PRESENTS, That We, DIANE R. WYTRYCH and JOSIE A. SCIBELLI, of 15 Pinecrest Drive, Springfield, Hampden County, Massachusetts, for consideration in the amount of One And No/100 (\$1.00) Dollar, the receipt of which is hereby acknowledged,

Grant to DIANE R. WYTRYCH, of 15 Pinecrest Drive, Springfield, Massachusetts,

with QUITCLAIM COVENANTS

A certain parcel of land, with the buildings thereon, situated in the City of Springfield, Hampden County, Massachusetts; more particularly described as: See Exhibit A attached hereto.

Property Address: 15 Pinecrest Drive, Springfield, Massachusetts.

Being the same premises conveyed to the Grantors herein by deed of Paul A. Albano and L. Gioscia Albano, dated December 16, 2002, and recorded in the Hampden County Registry of Deeds in Book 12796, Page 330.

EXECUTED as a sealed instrument this 7th day of thousand, 2013.

Barbara & Flerrenj

Darbara I Flemy Witness

Digner R. Wytrych

Jose A Scibelli

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Deed - Page 2

Bk 19677 Pg62 #8456

COMMONWEALTH OF MASSACHUSETTS

HAMPDEN, ss.

ANNE MARIE RHODES
NOTARY PUBLIC
COMMONWEAUTH OF MASSACHUSETTS

Deed - Page 3

Bk 19677 Pg63 #8456

EXHIBIT "A"

All that certain parcel of land situated in Springfield, Hampden County, Massachusetts, with the buildings thereon, being known and designated as Lot #16 on a plan entitled "Plan of Land-Pinecrest Drive, Sumner Avenue, Overland Avenue, Garford & Hudson Street, Springfield, Mass., Owned by Berard & Sons, Inc., said plan being recorded with the Hampden County Registry of Deeds in Book of Plans 250, Page 1.

Subject to Restrictive Covenants dated October 29, 1987 and recorded in the Hampden County Registry of Deeds in Book 6671, Page 49.

Subject to amended Order of Conditions of the City of Springfield dated November 6, 1987, and recorded in the Hampdan County Registry of Deeds in Book 6697, Page 129.

Subject to storm water drainage easement to the City of Springfield dated March 3, 1988 and recorded in the Hampden County Registry of Deeds in Book 6800, Page 91.

Subject to reserved draining rights dated July 31, 1957 and recorded in the Hampden County Registry of Deeds in Book 2558, Page 528.

Subject to pole and line rights granted American Telephone and Telegraph Company dated October 5, 1949, and recorded in the Hampden County Registry of Deeds in Book 2015, Page 63.

No title examination was performed in preparation of this Deed.

DONALD E. ASHE, REGISTER HAMPDEN COUNTY REGISTRY OF DEEDS

Form SCNLGL - "TOTAL" appraisal software by a ta mode, inc. - 1-800-ALAMODE



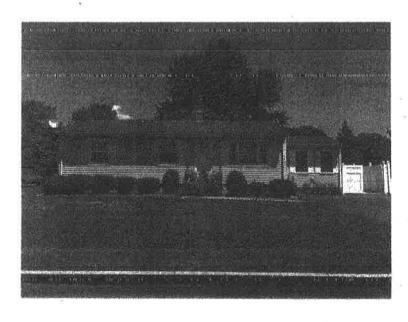
Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

AJS Appraisal Group, Inc.

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Form NIV5D - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

APPRAISAL OF REAL PROPERTY



LOCATED AT

15 Pinscrest Dr Springfield, MA 01118 Book:19677 Page:61 Dated:02/07/2013 Hampden County Registry of Deeds

FOR

Luso Federal Credit Union 599 East Street, Ludlow, MA 01056

OPINION OF VALUE

208,000

AS OF

07/15/2019

BY

Anthony J. Santaniello AJS Appraisel Group, Inc. 137 Allen Street East Longmeadow, MA 01028 413-374-3351 teant77@gmail.com

Form GAZV - "TOTAL" appraisal software by a ta mode, Inc. - 1-800-ALAMODE

Borrower	Diane R. Wytrych		File No. 19-219
Property Addre	Springfield	County Hampden	State MA - Zip Code 01118
Lender/Client	Luso Federal Credit Union		
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Form ID14 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

AJS Appraisal Group, Inc.

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Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 1 of 6

Fannie Mae Form 2055 March 2005

Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). ITEM SUBJECT COMPARABLE SALE #1 COMPARABLE SALE #2 COMPARABLE SALE #3 Date of Prior Sale/Transfer Price of Prior Sale/Transfer S130,000 Data Source(s) MLS/Assessors/PubRcrds MLS/Assessors/PubRcrds MLS/Assessors/PubRcrds MLS/Assessors/PubRcrds O7/15/2019 O7/15/2019 O7/15/2019 O7/15/2019 Analysis of prior sale or transfer history of the subject property and comparable sales The subject has not transferred in the past 36 months. Comp 2 transferred on 12/28/2017 for \$130,000 and was then updated throughout. No other sales for the comparables in the past 12 months. Summary of Sales Comparison Approach Due to the low turnover of more similar homes in the immediate neighborhood, it was necessary to expand the search size from the sales for the comparables in the past 12 months. Summary of Sales Comparison Approach Due to the low turnover of more similar homes in the immediate neighborhood, it was necessary to expand the search size from the sale from the past 12 months. Summary of Sales Comparison Approach Due to the low turnover of more similar homes in the immediate neighborhood, it was necessary to expand the search size from the past 12 months. Summary of Sales Comparison Approach Due to the low turnover of more similar homes in the immediate neighborhood, it was necessary to expand the search size from the past 12 months. Summary of Sales Comparison Approach Due to the low turnover of more similar homes in the immediate neighborhood, it was necessary to expand the search size from the past 12 months. Summary of Sales Comparison Approach of the blood of the subject of the invarying conditions after a review of MLS photos. Comp 2 was adjusted for its inferior location with regards to traffic patterns and median prices. Site adjusted due to lot utility differences; site unable to be bracketed. Larger (SLA 4-1-100 pl differences	Data Source(s) MLS/Ass My research ⊠ did ☐ d	sessors/Public Reco	ords es or transfers of the o	The Court Server			20100	-
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 2 of 6

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Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 3 of 6

Fannie Mae Form 2055 March 2005

Form 2055UAD ~ "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Supplemental Addendum File No. 19-219									
Borrower	Diane R. Wytrych	Service -		UNU -					3.00
Property Address	15 Pinecrest Dr								
City	Springfield	County	Hampden		Slate	MA	Zip Code	01118	
Lender/Client	Luso Federal Credit Union								

Exterior-Only: Neighborhood - Description

There are not unifevolable factors affecting marketability. The subject is located on a quiet street in the East Forcet Park section of Springfield. The subject's neighborhood consists of small to large sized homes of various styles, predominantly single family properties in a 0-125 year age range. The subject provides good access to major amenities in the area such as schools, houses of worship, and shopping facilities. Summer Avenue and Plumtree Road offer commuters access to various employment centers in the region. The subject conforms well to properties in the area. Generally, properties in the area appear to be in average to good sondition. Employment-appears to be stable in the area. Neighborhood appeal to market is rated average/good.

Exterior-Only: Neighborhood - Market Conditions

Land record data, MLS statistics as well as the sale/resale of properties in the neighborhood appear to support a year over year increase of 4% in market values. MLS data also indicates there is a shortage of inventory; the average marketing time has remained fairly stable from the previous 12 months and currently averages less than 90 days, with some exceptions (see page 3). In the appraiser's opinion, he estimates exposure time and marketing time to be similar in days. Lending institutions are active in the area. There is evidence of financing concessions, which have little to no effect on market values. Conventional, FHA, and VA loans are predominant.

Appraiser Comments:

The intended user of this appraisal report is the lender/client. The intended use is to evaluate the property that is the subject of this appraisal for a mortgage lending transaction, subject to the stated scope of work, purpose of the appraisal, reporting requirements of the appraisal report form, and definition of market value. No additional intended users are identified by the appraisar.

The year 2019 lown assessed value is \$204,100 based on a current tax rate of \$19.68 per thousand.

Room counts, bedroom counts and bathroom counts were taken from MLS listings. Public records often has incorrect data in this area, therefore, the listing data is more reliable.

Gross living areas were obtained from the town field carde. Public records will occasionally include finished basements in the GLA. The GLA's used in this report are correct for the subject and all comparables.

Due to the lack of comparable sales, the appraiser was unable to bracket the subject's age and GLA. This does not adversely affect marketability or the appraiser's opinion of value.

The predominant range falls below the appraiser's opinion of value in the neighborhood. However, it is within the range of typical neighborhood values. This does not affect marketability and the subject is not an over-improvement.

Exposure Time: Less than 90 days. The exposure time is the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

Comps 1 and 2 exceeded the 30% +/- age variance and were used due to the lack of similar sales.

The appreiser assumes that the property's title is good and marketable, and will render no opinions about the quality of the title.

The appreiser also assumes there are no hidden or unapparent conditions of the soil or subsoil that would render it more or less valuable.

Lot size and location adjustments are based on analyzing historical sales data and applying differences in sales price to the various lot sizes and locations in the perspective town. These adjustments are not always applied in a linear format (Quantitative) as the market does not necessarily react in that manner, but may be applied based on the appraiser's experience and knowledge of the market (Qualitative).

Highest and best use is defined as: "That reasonable and probable use that will support the highest present value, as defined, as of the effective date of the appraisal. Alternatively, that use, from among reasonably probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible, and which results in highest land value."

The definition above applies significantly to the highest and best use of the land. It is to be recognized that in cases where a site has existing improvements on it, the highest and best use may very well be determined to be different from the existing use. The existing use will continue, however, unless and until land value in its highest and best use exceeds the total value of the property in its existing use. After analyzing the neighborhood, the highest and best use of this property is its current use.

Scope of Work

The appraiser uses data acquired from town property records, MLS listing information, Realtor comments, public records, deeds and other recorded legal documents, along with a personal inspection of the subject property, appraisal files, building cost guides, and owner or builder comments if applicable. A field inspection of the subject is performed, notes of the subject are made at the time of the inspection, photos of the interior and exterior are taken, all comparables are inspected from the street and photographed (where possible), and a visit to the town hall is made (if needed). The appraiser reconciles this data, considers all four tasts of Highest & Best Use, considers all three approaches to value (Sales, Income, and Cost), chooses the best comparable sales. The appraiser then enters all of the information on the report form and attaches photos, maps, document copies, and any other specific information requested by the lender/client. This reconciliation and reporting process results in the derivation of a market value as defined above.

<u>Definition of Market Value*:</u>

<u>Market value means the most probable price which a property should bring in a compatitive and open market under all</u> conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

- Buyer and seller are typically motivated;
- 2. Both parties are well informed or well advised and acting in what they consider their own best interests;
- A reasonable time is allowed for exposure in the open market;
- 4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
- The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.
- * This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions

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Case 3:19-cr-30027-MGM Document 17-1 Filed 08/08/19 Page 12 of 22

Supplemental Addendum File No. 19-219								
Borrower	Diane R. Wytrych							
Property Address	15 Pinecrest Dr							
City	Springfield	County	Hampden	State	MA	Zip Code	01118	
Lender/Client	Luso Federal Credit Union		0.0000000000000000000000000000000000000				- Relational	

Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

The appraiser is not a building inspector, contractor, engineer, plumber or an electrician and has no expertise in these fields. The appraiser conducted only a visual inspection of the accessible areas, and makes no guarantees about the structural integrity of the property, or about the efficiency or condition of the plumbing, heating and cooling systems, and assumes no adverse conditions. An expert should be consulted and further inspection conducted if there are any concerns about structural integrity of the property, or about the condition of the plumbing, heating or cooling systems.

Unless otherwise specifically described and/or a client condition to be stated in this report, the presence of hazardous materials or environmental conditions, which may or may not be present on the subject property, was not observed by the appraiser. However, it should be noted that the appraiser has not been trained, nor is qualified to detect specific hazardous substances or conditions. The presence of adverse materials or naturally occurring substances such as mold/mildew, asbestos, certain types of insulation, lead paint, and/or any other unseen or existing hazardous materials may affect the value of this property. This value opinion is predicated on the assumption that there is either no such material(s) on or nearby the property, or the client is aware that such hazardous materials may exist. No responsibility is assumed for such conditions or for any expertise or engineering knowledge required to discover them. Houses built prior to 1978, may in fact contain lead based paint and may require a certified contractor for removal or special containment. It is recommended the client retain an expert to fully evaluate any environmental concerns.

The photographs submitted with this appraisal are original digital images. These digital images have not been altered or modified in any shape or form as to mislead the lender. These digital images were either: photographed by the appraiser at the time of the inspection of the property; or retrieved from the appraiser's digital files based upon previous appraisal assignments; or, when available and applicable, were obtained online from MLS to better show how a comparable property appeared at the time of sale. The appraiser has reserved the right to use MLS photos if necessary. Reasons for such use would include, and is not limited to, comps which are not visible from the public street, comps in which unknowing individuals would be present in the photos, comps with safety or suspensial conditions such as snow and ica which promote access or after the visibility of the home, or comps which the appraiser suspects have been aftered in some way after the sale in a manner which might affect the overall value since the purchase. The appraiser has performed at a minimum a drive-by inspection of the comps. Often times applicable MLS photos offer the most accurate description of a home at the time of sale, and use of these photos frequently add to the overall credibility of the report.

Exterior-Only Inspection Residential Appraisal Report File # 19-219

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended use, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations—to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements: of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus, implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest, (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concessions but the dollar amount of any adjustment should approximate the market's reaction, to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical defliciencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warrantles, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 4 of 6

Exterior-Only Inspection Residential Appraisal Report 19-219

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street, I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report başad on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicioity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no

Freddle Mac Form 2055 March 2005

UAD Version 9/2011 Page 5 of 6

Exterior-Only Inspection Residential Appraisal Report File # 19-219

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgages or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforcable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, at seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's confidention.
- The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report compiles with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable faderal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

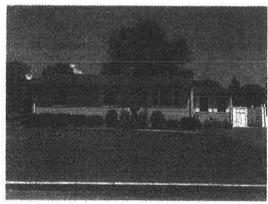
1//////////////////////////////////////	
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature / / / C	Signature
Name Anthony J. Santaniello	Name
Company Name AJS Appraisal Group, Inc.	Company Name
Company Address 137 Allen Street	Company Address
East Longmeadow, MA 01028	
Telephone Number 413-374-3351	Telephone Number
Ernail Address tsant77@gmail.com	Email Address
Date of Signature and Report 07/15/2019	Date of Signature
Effective Date of Appraisal 07/15/2019	State Certification #
State Certification # MA CRREA #75564	or State License #
or State License #	State:
or Other (describe) State #	Expiration Date of Certification or License
State MA	
Expiration Date of Certification or License 08/20/2020	SUBJECT PROPERTY
	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
15 Pinecrest Dr	Date of Inspection
Springfield, MA 01118 APPRAISED VALUE OF SUBJECT PROPERTY \$ 208 000	Date of mapagaga
200,000	COMPAGADIC CALCO
LENDER/CLIENT	COMPARABLE SALES
Name No AMC	i Oid not inspect exterior of comparable sales from street
Company Name Luso Federal Credit Union	Did Inspect exterior of comparable sales from street
Company Address 599 East Street, Ludlow, MA 01056	Date of Inspection
	W. M.
Email Address ogrelha@lusofederal.com	

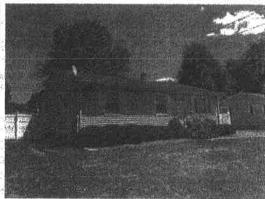
Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 6 of 6

Subject Photos

Borrower	Diane R. Wytrych			
Property Address	15 Pinecrest Dr			
City	Springfield	County Hampden	State MA	Zip Code 01118
Lender/Client	Luso Federal Credit Union			

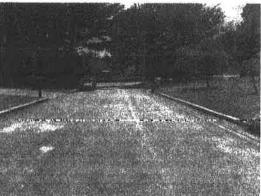




Front

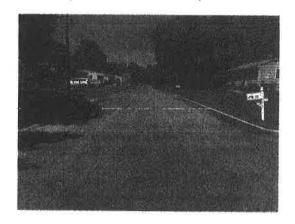
Front





Front

Street



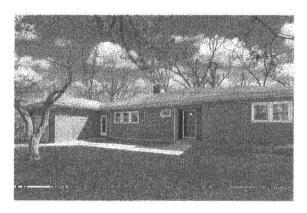
Street

Form PICINT6 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Case 3:19-cr-30027-MGM Document 17-1 Filed 08/08/19 Page 17 of 22

Comparable Photos 1-3

Borrower	Diane R. Wytrych					
Property Address	15 Pinecrest Dr					
City	Sprincifield	County	Hampden	State MA	Zip Code 01118	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Lander/Client	Luso Federal Credit Union					



Comparable 1

141 Pinecrest Dr Prox. to Subject 0.24 miles N Sale Price 202,000

Gross Living Area 1,285 **Total Rooms** Total Bedrooms

Total Bathrooms 1.1 Location N;Res; Vlew N;Res; 10000 sf Site

Quality Q3 65 Age



Comparable 2

11 Demyfleld Ave

Prox. to Subject 0,46 miles NW Sale Price 207,000

Gross Living Area 1.331 Total Rooms 6 Total Bedrooms

Total Bathrooms 1.0 Location N;Res;Cmr/Bsy Vlew N;Res; 8093 sf Q3 Site Quality

Aga 70



Comparable 3

88 Intervale Rd

Prox. to Subject 0.39 miles NE

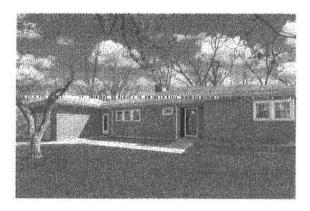
Sale Price 220,000 Gross Living Area 1,827 Total Rooms 6 Total Bedrooms 3

Total Bathrooms 2.0 Location N;Res; View N:Res; Site 14331 sf

Quality Q3 Age 27

Comparáble Photos 1-3

Borrower	Diane R. Wytrych						
Property Address	15 Pinecrest Dr						
City	Springfield	County	Hampden	State	MA	Zio Code 01118	
Leruler/Client	Luso Federal Credit Union			31551			



Comparable 1

141 Pinecrest Or Prox. to Subject

0.24 miles N Sale Price 202,000 Gross Living Area 1,285 Total Rooms

Total Badrooms 10tal Bahrooms 2 1.1 Location N;Res; Vlew N;Res;

Site 10000 sf Q3 Quality 65 Age



Comparable 2

11 Derryfleid Ave

0,46 miles NW Prox. to Subject Sale Price 207,000 Gross Living Area 1,331 Total Rooms 6

Total Bedrooms 3 Total Bathrooms 1.0

N;Res;Cmr/Bsy Location

Vlew N;Res; Site 8093 sf Quality Q3 Age 70



Comparable 3

88 Intervale Rd

Prox. to Subject 0.39 miles NE Sale Price 220,000

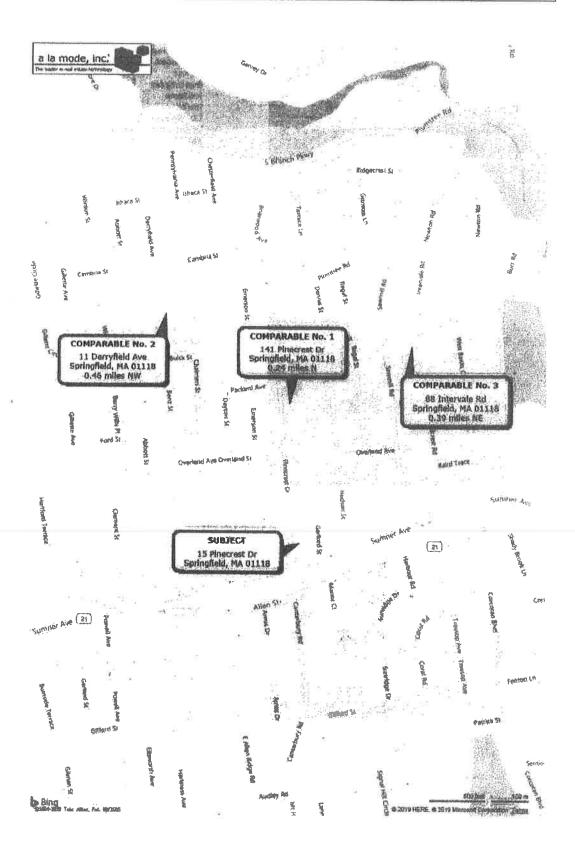
Gross Living Area 1,827 **Total Rooms** Total Bedrooms 3 Total Bathrooms 2.0

N;Res; Location Vlew N;Res; Site 14331 sf Quality Q3 27 Age

Case 3:19-cr-30027-MGM Document 17-1 Filed 08/08/19 Page 19 of 22

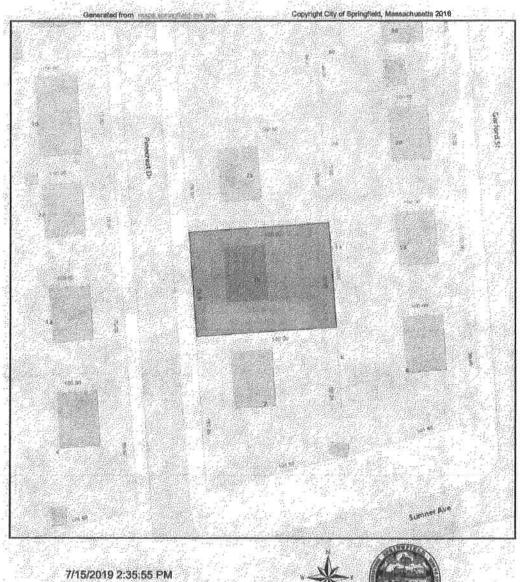
Location Map

Borrower	Diane R. Wytrych			
Property Address	15 Pinecrest Dr			
City	Springfield	County Hampden	State MA	Zip Code O1118
Lender/Client	Luso Federal Credit Union			



Form MAP.LOC - "YOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Assessors Map (GIS)



Scale: 1"=47"

Scale is approximate



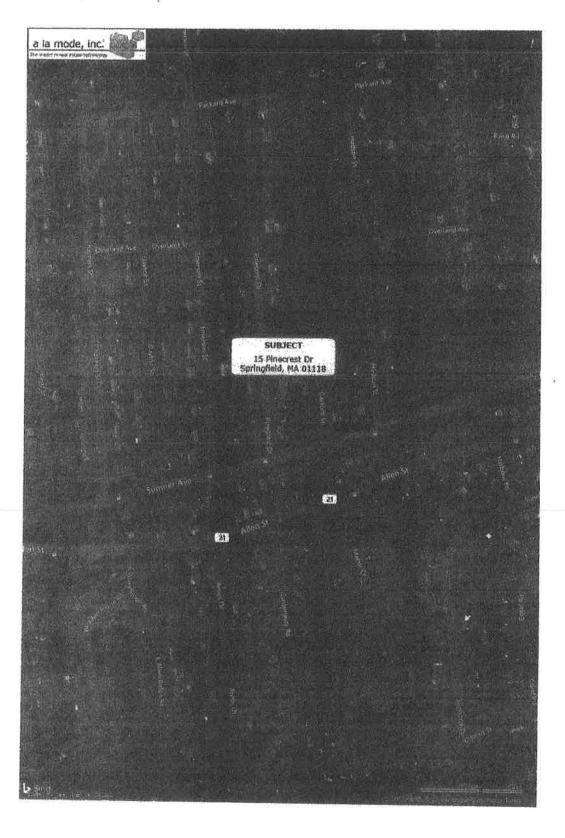
GIS information is provided on these Web Plages as a public resource for governal information purposes only it is used to focute, identify and inventory parcats of tens in the City of Scringlieid for general purposes only and is NOT to be construed or used as a "legal description." Map and percel information is believed to be accurate but accuracy is not guaranteed. No portion of the information should be considered to be, or used as, a legal document. The information is provided subject to the express condition that the user inputingly waives any and at claims for damages against the City of Springled that may arise from the use of this date, information provided on these Web Plages should be verified with the appropriate City department, and reviewed and approved by an attorney or other qualified provisions prior to its use for any purpose with potential legal consequences.

Form SCNEGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Case 3:19-cr-30027-MGM Document 17-1 Filed 08/08/19 Page 21 of 22

Aerial Map

Borrower	Diane R. Wytrych			
Property Address	16 Pinecrest Dr			
City	Springfield	County Hampden	State MA	Zip Code 01118
Lender/Citent	Luso Federal Credit Union	The state of the s		to the same and the same and the same



Form MAP,LOC - *TOTAL* appraisal software by a la mode, inc. - 1-800-ALAMODE

Case 3:19-cr-30027-MGM Document 17-1 Filed 08/08/19 Page 22 of 22 FROM:New England Orthopedics TO:3046009 08/07/2019 08:03:50 #073 P.012/013



TOPIESDATK 877.688.1388
info@bankatpeoples.com
bankatpeoples.com
bankatpeoples.com
Member 214.66.1388

330 Whitney Avenue, Holyake, MA 01040 RETURN SERVICE REQUESTED





413,538,9500



Loan Payment Notice

Pg 1 of 3

Statement Date: Mortgage Statement

Payment Information

Jul 19, 2019

Property Description:

15 Pinecrest Dr Springfield, MA 01118

000145

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DIANE'R WYTRYCH 15 PINECREST DR SPRINGFIELD MA 01118-1758

Account Number:	105364725
Payment Due Date:	Aug 01, 2019
Amount Due:	\$871.30
If payment received after Au late fee will be charged	g 16, 2019, \$15.62

Explanation of Amount Due				
Description	Amount			
Principal	236.13			
Interest	284,43			
Escrow (Taxes & Insurance)	350.74			
Regular Monthly Payment	871.30			
Total Fees and Charges	0.00			
Overdue Payment	0.00			
Total Amount Due	871.30			

ACCOUNT INFORMATION	V	
Description		1 Value
Outstanding Principal		58,097,26
Escrow Balance	V = 2	-133.53
Interest Rate		5.875%
(until Jan 01, 2033)		W 25
Prepayment Penalty		No

Past Payments Breakdown					
Description	Paid Since Last Statement	Paid Year to Date			
Principal	234.98	1,392.80			
Interest	285.58	1,730,56			
Escrow (Taxes & Insurance)	350.74	2,076.00			
Fees	0.00	0,00			
Charges =	0.00	0.00			
Partial Payment (Unapplied)	0.00	0.00			
Total	871.30	5,199.36			

Contact 413.538.9500 * 877.888.1388 * Servicing@bankatpeoples.com

Questions About Your Bill?

Give us a call. We're here to help!